

We Are Family



A project for Human Development Classes

Designed by
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TITLE “We Are Family”

GRADE LEVEL Grades 11-12

PRODUCTS

Family centered activities, Budgeting activities, Oral presentation

DRIVING QUESTION

How can families budget their resources to best fit their needs?

COMPREHENSIVE STANDARDS (Family and Consumer Sciences)

7.1 Demonstrate management principles to meet individual and family needs and wants in relation to food, clothing, shelter, health care, recreation, and transportation.

7.1.1Examine how individual and families make choices to satisfy needs and wants.

7.1.2Utilize a time management plan to meet individual and family goals.

7.1.3Design a plan of work to organize tasks and responsibilities.

7.1.4Apply consumer skills needed to purchase safe and nutritious food for individuals and the family.

7.1.6Implement decisions related to housing and furnishings based on the needs of individuals and family members.

7.1.8Apply consumer information for acquiring and maintaining transportation to meet the needs of individuals and family members.

7.2 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

7.2.1Examine the need for personal and family financial planning.

7.2.2Apply management principles to individual and family financial practices.

FACS CONTENT KNOWLEDGE

Key Words: consumer, net income, budget, resources, interest, mortgage

ACADEMIC SKILLS

Language Arts Goal 1. Indicator 4, benchmark c

Compile and synthesize information to make reasonable and informed decisions

PROCESS OUTCOMES

Foundation Skills:

Basic Skills- reading, writing, speaking and listening

Thinking Skills- reasoning, decision making

Competencies:

Information- acquires and evaluates information

-interprets and communicates information

Interpersonal- participates as a member of a team

Technology- selects technology

Resources- allocates time

PLANNING TIMELINE 6-7 days (based on 50 minute class periods)

INSTRUCTIONAL SUPPORT Use of a computer lab will be necessary.

GUIDELINES AND ASSESSMENT Included on the following pages.

Introduction:

“How am I going to afford that?”

“Is there a lower cost alternative?”

“Am I really getting the most for my money?”

We are faced with consumer choices every day. By completing this project you will gain information about consumer choices that people face during their lifetime. This will be very helpful in your future as you make your own consumer decisions.

Task:

Work with a partner to create a monthly budget for your “family.” You will be given the chance to select housing, transportation, childcare and food for your family. You will share highlights of your project in a PowerPoint presentation at the end of the unit.

Overview:

- You will be given library time to complete each aspect of the budgeting project. Individual parts of the project will be assigned each day. If you use your time wisely, you should have little or no homework.
- Your entire project is due_____ at the beginning of class. You will share the information that you have found with our class in a PowerPoint presentation.
- This project is worth 217 points. You will be docked 50% if your project is not completed on time. It is expected that all group members participate in the project.
- All written material needs to be submitted to Mrs. Kistler upon completion. It will be returned to you. It should then be placed in a folder to assist in the development of the PowerPoint presentation at the end of the unit. You may store this folder in the FACS room so it is available for your use during each class period. This folder will need to be submitted to Mrs. Kistler at the end of the unit for final evaluation.
- You may save your PowerPoint on the Sapphire drive in Kistler 3, 4, or 5 folders. It is advised that you use a disk to back up your work. You are responsible for your own work.

Process:

Fact Gathering

Part One

- You will draw the name of your “spouse.” You will be working with this person for the duration of the project.
- Complete the “Getting Acquainted” form. This form will introduce you to your partner and help you identify common values associated with spending. Return this form to Mrs. Kistler.
- Complete the “Who’s Job Is It Anyway” form. This form will help you design a plan of work to organize tasks and responsibilities. Return this form to Mrs. Kistler.
- Each partner will draw an “occupation.” This will be your occupation for the duration of the project.

- In your **Contemporary Living** textbook, read pages 618-621. This will give you some helpful background information about paychecks, federal income tax, and social security.
- Determine how much your monthly paycheck will be. You will be working 40 hours each week. Deduct 30% from your paycheck for taxes and withholding. List the amount of your net pay in the spaces provided.

Partner One

Name:

Occupation:

Net Pay Per Month:

Partner Two

Name:

Occupation:

Net Pay Per Month:

Combined Household Income Per Month \$_____

Part Two

- You will draw for the number of “children” in your family. You may choose whether they are boys or girls.
- Choose names and ages for your children. They must be under age 10.
- Provide a summary of your family in the space provided. Include names, gender and ages of all children.
- Choose a pet for your family. List the pet’s name and species in the space provided.

Part Three

- Read pages 588-592 in your **Contemporary Living** textbook. This section provides information about housing decisions.
- Browse through the following resources to select a place to live. According to your textbook, you should spend no more than 1/3 of your monthly net income on housing costs.
- What is 1/3 of your monthly net income? _____
- Are there any special needs that your family has in regards to housing or furnishings? (Examples: certain number of bedrooms / close to school / furnishings)
- Save a copy of your home on a disk. Make sure that the price is listed.

www.lloydcompanies.com

www.Ameri-Star.com

www.siouxfallshomesource.com

www.apartmentguide.com

www.theratchfordgroup.com

www.chellrealtors.com

www.hjnrealtors.com

www.argusleader.com/realestate

- How much is your house going to cost per month? _____
- If you are having trouble figuring out your monthly cost, you may use the following sites as resources:
www.bankrate.com/gooword/mortgage-advisers/mortgage-calculator.asp
www.mortgageselect.com/calcs/homeloan.asp?referrer=162
www.openhouse.net/calculator.html

Part Four

- Read pages 641-645 in your **Contemporary Living** textbook. This section provides information about setting up a budget.
- Complete the first three items on your **Monthly Budget Plan** with your partner.

Part Five

- Read pages 592-594 in your **Contemporary Living** textbook. You will find information about transportation decisions in this section.
- Select a car for both partners. Save a copy of the cars on a disk. Make sure that the prices are listed. You may use the following resources:
www.sioxfalls.cadbase.com
www.sioxfallscars.com
www.saabdealer.com/graham
- How much is each car going to cost per month?
 Car One _____
 Car Two _____
- If you are having trouble figuring out your monthly payment, you can use the following sites as resources:
www.bankrate.com/goocali/auto-loan-calculator.asp?nav=autos&page=calc_home
www.car-loans.auto-loan-payment-calculator.com
www.carseverything.com/content/features/article/41/
www.driverslane.com/calculators/calc.asp
- Adjust your monthly budget as necessary.
- You just discovered that your car needs an oil change and a new set of tires. Research the cost of these repairs and adjust your monthly budget as necessary.
- You can use the following sites as resources:
www.tirerack.com/tires/index.jsp
www.biglion.com/directory/Automotive/Tires_and_Wheels/
www.meineke.com

Part Six

- Select childcare for your children. Due to your jobs, they will need to be in childcare forty hours per week. Save a copy of your childcare listing on your disk. You may use the following resources:
www.sioxfallsshoppingnews.com/childcare.htm

www.daycare-provider.com/daycare_searching_tools/index.shtml
www.storknet.com/cubbies/working/daycareprices.htm
www.victoryministry.com/vbd.htm

- Readjust your monthly budget to include the costs of childcare.

Part Seven

- Draw a situation for your family. It may be positive or negative.
- Readjust your budget as necessary.
- How is this going to impact your family? Explain your thoughts in the space below.

Part Eight

- Your bills arrive today!!! Adjust your budget to reflect these costs:

Phone (basic hookup)	\$30.00
Long Distance	\$24.55
Cable (satellite network)	\$55.25
Water / Sewer	\$21.78
Student Loan (partner one)	\$112.00
Student Loan (partner two)	\$112.00
Auto insurance (car one)	\$75.75
Auto insurance (car two)	\$93.46
Electricity	\$35.34
Natural Gas	\$122.32

Part Nine

- Your family needs to eat! Complete the "Let's Eat" handout.

Part Ten

- Time to plan a vacation for your family. You've earned it! Complete the "Are We There Yet?" handout and return to Mrs. Kistler.
- You may use the following resources as you plan your trip:

www.hotwire.com	www.valleyfair.com
www.niagaraguide.com	www.tripadvisor.com
www.discountairfares.com	www.travel.yahoo.com
www.cronostravel.com	

Analyzing and Inform:

You will share highlights of your project in a PowerPoint presentation at the end of the unit. The following items need to be included.

- Names of group members
- Highlights from the “Getting Acquainted” form (What do you have in common? What do you disagree on?)
- Highlights from the “Who’s Job Is It Anyway” form (list at least 3 jobs and who is in charge)
- Occupations and net pay for group members
- Names, gender and ages for all children
- Family pet’s name and species
- Picture, location and cost of your home
- Picture and cost of your car
- Childcare cost and location
- Explanation of how your drawn situation affected your family
- A day’s meal plan from your “Let’s Eat” handout
- Cost of groceries from your “Let’s Eat” handout
- Highlights from the “Are We There Yet?” form.
- Final total from your monthly budget

You may choose to include other information that you feel will enhance your presentation.

Assessment:

You will be assessed on the following:

1. PowerPoint presentation (Teacher Group Participation Rubric)
2. The following handouts:
 - Getting Acquainted
 - Who’s Job Is It Anyway?
 - Monthly Budget Sheet
 - Let’s Eat
 - Are We There Yet?
3. Group participation (Student Group Participation Rubric and Teacher Group Participation Rubric)

Student Group Participation Rubric
(completed by student group members)

Rating	4	3	2	1	Score
Cooperation	Students work well together and share the load equally	Students work together and share the work load some of the time	Students work together some of the time	Students do not work well together	X 2
PowerPoint Presentation	All requirements are met and exceeded	All requirements are met	One requirement was not completely met	More than one requirement was not completely met	X 5
Time Management	All of the parts of the assignment are completed and turned in on time	Most of the parts of the assignment are completed and turned in on time	Some of the parts of the assignment are completed and turned in on time	None of the pieces of the assignment are completed on time	
Work Habits	Students participate fully and are always on task in class	Students are on task most of the time	Students waste time regularly and are rarely on task	Students work on unrelated material and are not on task	
Attitude	Students maintain a positive attitude and are not critical of the work of others	Students usually have a positive attitude and are rarely critical of the work of others	Students occasionally have a positive attitude and are often critical of the work of others	Students rarely have a positive attitude and are regularly critical of the work of others	
TOTAL					/ 40

Teacher Group Participation and PowerPoint Presentation Rubric

Rating	4	3	2	1	Score
PowerPoint Presentation Information	All requirements are met and exceeded	All requirements are met	One requirement was not completely met	More than one requirement was not completely met	X 5
PowerPoint Layout	The presentation has no spelling and grammar errors. Design is exemplary.	The presentation has little or no spelling errors. Design is good.	The presentation has several spelling and grammar errors. Design needs improvement.	The presentation has numerous spelling and grammar errors. Design is very poorly laid out.	X 3
Organization of PowerPoint Presentation	Content is very well organized	Content is pretty well organized	Content is somewhat organized	There is no clear or logical organizational structure	X 3
Oral Presentation	Interesting, well-rehearsed with smooth delivery that holds audience attention	Relatively interesting, rehearsed with a fairly smooth delivery that usually holds audience attention	Delivery not smooth, but able to hold audience attention most of the time	Delivery not smooth and audience attention lost	X 3
Time Management	All of the parts of the assignment are completed and turned in on time	Most of the parts of the assignment are completed and turned in on time	Some of the parts of the assignment are completed and turned in on time	None of the pieces of the assignment are completed on time	
Work Habits	Students participate fully and are always on task in class	Students are on task most of the time	Students waste time regularly and are rarely on task	Students work on unrelated material and are not on task	X2
Attitude	Students maintain a positive attitude and are not critical of the work of others	Students usually have a positive attitude and are rarely critical of the work of others	Students occasionally have a positive attitude and are often critical of the work of others	Students rarely have a positive attitude and are regularly critical of the work of others	

Cooperation	Students work well together and share the load equally	Students work together most of the time and share the work load some of the time	Students work together some of the time	Students do not work well together	X 2
TOTAL					/ 80

"We Are Family"

Grade Summary Sheet

Name _____

Student Group Participation Rubric	/40 points
Teacher Group Participation and PowerPoint Presentation Rubric	/80 points

Getting Acquainted	/14 points
Who's Job Is It Anyway?	/14 points
Monthly Budget Sheet	/18 points
Let's Eat	/30 points
Are We There Yet?	/21 points

Total:	/217 points
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Comments:

Are We There Yet?

Directions: Complete the following questions to form a vacation plan for your family.

1. How much money could you afford to spend on a family vacation this month? (Be realistic...)
- 2-3. List two vacation destinations where you could go with this amount of money. (You may need to be creative).
4. After six months of budgeting, how much money could you afford to spend on a family vacation?
- 5-6. List two vacation destinations where you could go with this amount of money.
7. What items could you limit from your budget so your family could enjoy a vacation?

Directions: Plan a vacation for your family (children included). There is no limit on the amount that you spend. You will need to figure out how many months it will take for you to afford the vacation.

8. What is the vacation destination that you have chosen for your family?
9. How many days will your family be on vacation?
- 10-14. In the space provided, list a brief itinerary of what your family will be doing each day of the vacation.
- 15-19. List the cost of the hotel, travel expenses, food, admission for activities, etc.
20. What is the total cost of the vacation?
21. How many months will it take for your family to afford this vacation?

Let's Eat !!!

Directions: Complete a meal plan for your family for one week. Remember to keep good nutrition in mind. Assume that each family member eats three meals per day. Snacks are optional, but are a great way to help incorporate food groups that may get missed during meals.

	Breakfast	Lunch	Supper	Snacks
Monday (1 point)				
Tuesday (1 point)				
Wednesday (1 point)				
Thursday (1 point)				
Friday (1 point)				
Saturday (1 point)				
Sunday (1 point)				

Create a grocery list for the meals you have planned. (10 points)

List prices next to each item. (10 points)

Circle the total cost of your groceries for the week. (3 points)

You may use the Internet or grocery ads for resources.

[illegible]

Getting Acquainted

Directions: Discuss the following questions with your partner. Write your responses in the area below.

<i>Questions:</i>	<i>Partner One</i> _____ (name)	8 <i>Partner Two</i> _____ (name)
1. Where would you like to live?		
2. What job would you like to have?		
3. List 2 words to describe your personality.		
4. List 2 values that you would like a future spouse to have.		
5. Do you ever see yourself having children? If so, how many?		
6. How would you handle discipline in your household?		
7. Which partner will be the "disciplinarian" in your household?		
8. How much money would you need to earn to live "comfortably?"		
9. What type of car would you like to drive?		
10. What type of leisure activities do you enjoy?		
11. How should household duties be divided?		
12. How many times per month do you like to eat at a restaurant / fast food establishment?		
13. Name 3 "needs" that you see for your family.		
14. Name 3 "wants" that you see for your family.		

Who's Job Is It Anyway?

Directions: Decide which partner will be in charge of the following tasks and responsibilities. Place an "X" in the appropriate column.

Who is in charge of...	<i>Partner One</i> _____ (name)	9Partner Two _____ (name)
1...paying bills?		
2...picking up children from daycare?		
3...sending out holiday cards?		
4...taking out the garbage?		
5...doing the laundry?		
6...washing the dishes?		
7...repairing the automobile?		
8...mowing the lawn?		
9...purchasing holiday gifts?		
10...shopping for groceries?		
11...preparing the meals?		
12...attending parent / teacher conferences?		
13...feeding and cleaning up after the family pet?		
14...cleaning the bathroom?		

Child List

One Child

One Child

One Child

Two Children

Two Children

Two Children

Two Children

Three Children

Three Children

Three Children

Three Children

Three Children

Three Children

Four Children

Four Children

Four Children

Five Children

Five Children

Six Children

Seven Children

Eight Children

Twins

Twins

Triplets

Quadruplets

Family Situations

You receive a \$100 / month raise at work.

You receive a \$50 / month raise at work.

You receive a promotion at work which raises your pay by \$300 / month.

You receive a \$125 check from Grandma for your birthday.

You receive \$50 for babysitting the neighbor's children for the weekend.

You receive a \$50 check from Grandpa for your anniversary.

You find \$10 on the sidewalk.

You donate plasma and receive \$35.

You recycle aluminum cans and receive \$15.

Your car repair bill is \$500.

Your car repair bill is \$1000.

You must pay an extra \$75 for prescriptions this month.

Your home needs a new furnace that costs \$1000.

You have a late fee on your credit card bill of \$35.

You have a late fee at the video store of \$15.

Your child needs new tennis shoes that cost \$55.

You receive a speeding ticket that costs \$95.

Your spouse receives a parking ticket that costs \$25.

You have a late fee on your electric bill of \$30.

You need a new set of tires on your vehicle that cost \$400.

Your car needs a new alternator which costs \$75.

The transmission goes out on your vehicle. It costs \$675 to repair it.

Your medical insurance refuses to pay for your \$100 doctor's visit.

Occupation List

Occupations and wages were taken from the 2002 Occupational Wages for South Dakota. (<http://www.state.sd.us>)

Accountant	\$19.71 / hour
Anesthesiologist	\$53.22 / hour
Athletic Trainer	\$30,443 / year
Architect	\$24.61 / hour
Automotive Body Repair	\$14.28 / hour
Brick mason	\$19.37
Butcher	\$10.24 / hour
Carpet Installer	\$11.90 / hour
Chef	\$13.41 / hour
Child Care Worker	\$7.45 / hour
Chiropractor	\$33.59 / hour
Choreographer	\$9.55 / hour
Clergy	\$16.80 / hour
Coach	\$28,504 / year
Fast Food Worker	\$7.75 / hour
Commercial Pilot	\$47,551 / year
Computer Hardware Engineer	\$23.32 / hour
Correctional Officer	\$12.71 / hour
Court Reporter	\$19.41 / hour
Crossing Guard	\$8.42 / hour
Dental Hygienist	\$21.89 / hour

Dentist	\$45.27 / hour
Dietitian	\$18.45 / hour
Dishwasher	\$6.56 / hour
Drywall Installer	\$12.93 / hour
School Administrator	\$55,941 / year
School Counselor	\$17.03 / hour
Electrical Engineer	\$28.28 / hour
Paramedic	\$10.10 / hour
Family Doctor	\$46.06 / hour
Farm Laborer	\$8.20 / hour
Firefighter	\$13.86 / hour
Fish and Game Warden	\$17.26 / hour
Fitness Instructor	\$9.88 / hour
Floral Designer	\$7.68 / hour
Forester	\$19.06 / hour
Funeral Director	\$21.37 / hour
Graphic Designer	\$13.73 / hour
Hairstylist	\$11.42 / hour
Human Resource Manager	\$31.05 / hour
Janitor	\$8.56 / hour
Judge	\$35.90 / hour
Kindergarten Teacher	\$30,341 / year
Librarian	\$14.70 / hour

Loan Officer	\$19.37 / hour
Massage Therapist	\$10.87 / hour
Mental Health Counselor	\$16.33 / hour
Motorcycle Mechanic	\$12.29 / hour
News Reporter	\$13.64 / hour
Nursing Aide	\$8.79 / hour
Obstetrician	\$61.48 / hour
Optometrist	\$49.70 / hour
Paralegal	\$14.01 / hour
Parking Lot Attendant	\$8.62 / hour
Payroll Clerk	\$11.26 / hour
Pharmacist	\$31.76 / hour
Physical Therapist	\$31.37 / hour
Plumber	\$15.45 / hour
Police Dispatcher	\$10.49 / hour
Postal Delivery	\$18.23 / hour
Preschool Teacher	\$10.52 / hour
Public Relations Specialist	\$15.72 / hour
Real Estate Agent	\$29.67 / hour
Receptionist	\$8.83 / hour
Refuse Collector	\$9.04 / hour
Registered Nurse	\$19.33 / hour
Rehabilitation Counselor	\$17.17 / hour

Salesperson	\$9.20 / hour
Roofer	\$11.18 / hour
Security Guard	\$9.38 / hour
Septic Tank Service	\$10.68 / hour
Surgeon	\$69.21 / hour
Surveyor	\$16.64 / hour
Taxi Driver	\$9.07 / hour
Telemarketer	\$8.99 / hour
Tire Repair	\$9.13 / hour
Travel Agent	\$9.68 / hour
Truck Driver	\$11.47 / hour
Veterinarian	\$27.89 / hour
Welder	\$11.86 / hour
Wildlife Biologist	\$20.74 / hour